

**E-Mail ALSPO E/06**

**Subj: SGLI/FSGLI Premium Rate Changes**

Ref: (a) [Personnel and Pay Procedures Manual, PSCINST M1000.2\(series\)](#)

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**Introduction** Premium rates for Servicemembers' Group Life Insurance (SGLI) and Family SGLI (FSGLI) are changing effective 1 July 2006.

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**SGLI Rate** The new SGLI premium rate will be 7 cents per month per \$1,000 of coverage. This will increase the monthly premium rate for a member with maximum coverage of \$400,000 from \$27.00 to \$29.00. (The premium includes an additional \$1.00 per month for Traumatic Injury Protection coverage (TSGLI), which is mandatory and added automatically.).

The new premium rate will take effect on 1 July 2006. Members will see a change in the deduction from their pay in the Mid-Month July 2006 payday (14 July 2006). Reservists drilling for points only or not receiving pay for other reasons will need to account for the higher premium in their payments (made in accordance with section 5-A-5 of reference (a)) beginning in July 2006.

SGLI premium rates for coverage at each level are shown in the table below.

**SGLI Premium Rates Effective 1 July 2006**

<b>Coverage Amount</b>	<b>Basic Premium Rate</b>	<b>TSGLI Premium</b>	<b>Total Monthly Premium Deduction</b>
<b>50,000</b>	\$3.50	\$1.00	\$4.50
<b>100,000</b>	\$7.00	\$1.00	\$8.00
<b>150,000</b>	\$10.50	\$1.00	\$11.50
<b>200,000</b>	\$14.00	\$1.00	\$15.00
<b>250,000</b>	\$17.50	\$1.00	\$18.50
<b>300,000</b>	\$21.00	\$1.00	\$22.00
<b>350,000</b>	\$24.50	\$1.00	\$25.50
<b>400,000</b>	\$28.00	\$1.00	\$29.00

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**FSGLI Rate** Spousal premiums will be reduced effective 1 July 2006. Spousal premiums are based on the age of the member's spouse and the amount of coverage.

All age brackets will see a decrease in Family SGLI Premiums as follows:

Age Group	Current Rates (per \$1,000 of insurance)	Revised Rates (per \$1,000 of insurance)	Revised Rates for \$100,000 of Coverage
Under 35	.06	.055	\$5.50
35 - 39	.075	.07	\$7.00
40 - 44	.10	.09	\$9.00
45 - 49	.19	.14	\$14.00
50 - 54	.28	.27	\$27.00
55 - 59	.42	.40	\$40.00
60 & up	.54	.52	\$52.00

Members will see a change in the deduction from their pay in the Mid-Month July 2006 payday (14 July 2006). Reservists drilling for points only or not receiving pay for other reasons will need to account for the reduced FSGLI premiums in their payments (made in accordance with section 5-A-5 of reference (a)) beginning in July 2006.

FSGLI premium rates for coverage at each level are shown in the table below.

#### New Spousal Premium Rates (Effective 1 July 2006)

Amount of Insurance	Age of Spouse						
	Under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$5.50	\$7.00	\$9.00	\$14.00	\$27.00	\$40.00	\$52.00
\$90,000	\$4.95	\$6.30	\$8.10	\$12.60	\$24.30	\$36.00	\$46.80
\$80,000	\$4.40	\$5.60	\$7.20	\$11.20	\$21.60	\$32.00	\$41.60
\$70,000	\$3.85	\$4.90	\$6.30	\$9.80	\$18.90	\$28.00	\$36.40
\$60,000	\$3.30	\$4.20	\$5.40	\$8.40	\$16.20	\$24.00	\$31.20
\$50,000	\$2.75	\$3.50	\$4.50	\$7.00	\$13.50	\$20.00	\$26.00
\$40,000	\$2.20	\$2.80	\$3.60	\$5.60	\$10.80	\$16.00	\$20.80
\$30,000	\$1.65	\$2.10	\$2.70	\$4.20	\$8.10	\$12.00	\$15.60
\$20,000	\$1.10	\$1.40	\$1.80	\$2.80	\$5.40	\$8.00	\$10.40
\$10,000	\$0.55	\$0.70	\$0.90	\$1.40	\$2.70	\$4.00	\$5.20

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**Questions**

A list of frequently asked questions about the SGLI and FSGLI rate changes can be found at the Department of Veterans' Affairs web site at:  
<http://www.insurance.va.gov/sgliSite/miscellaneous/premiumChanges.htm>

SPOs with questions regarding the content of this E-Mail ALSPO may contact PSC Customer Care at:



(866) 772-8724/(785) 339-2200



<http://www.uscg.mil/hq/psc/customerservice.shtm> or by e-mail  
to [PSC-CustomerCare@uscg.mil](mailto:PSC-CustomerCare@uscg.mil)

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**Released by**

Internet release authorized.

/s/

M. P. SULLIVAN  
Executive Director